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PURCHASE MONEY DEED OF TRUST

D. C., MD. AND VA.
DEED OF TRUST
REC'D FOR RECORD

July 31 19 73 AT 12:15 O'CLK P M SAME DAY RECORDED & EX'D PER ELLIS C. WACHTER, CLK.

This Deed of Trust

NO 25,345 EQUITY
CIRCUIT COURT FOR
FREDERICK CO. MD.

Made this 26th day of July, A.D. 19 73, by and between
Dwight A. Rohrbaugh and Rachel Yvonne Rohrbaugh, his wife

parties of the first part, and The First National Bank of Maryland, a Maryland Corporation

Trustee, party of the second part.

Whereas, said parties hereto of the first part are justly indebted unto CHEVY CHASE SAVINGS AND LOAN, INC., A MARYLAND CORPORATION, in the full sum of Thirty-seven Thousand, Five Hundred and no/100 (\$37,500.00) Dollars, being money loaned, for which amount the said parties hereto of the first part have executed and delivered unto said Chevy Chase Savings and Loan, Inc. and made payable to its order their one (1) certain joint and several promissory note of even date herewith in the full sum of Thirty-seven Thousand, Five Hundred and no/100 Dollars (\$ 37,500.00); said indebtedness being repayable, with interest thereon, and otherwise, as in said promissory note provided, said promissory note and all terms and provisions thereof being hereby expressly referred to and made a part hereof, and the date fixed for the maturity of the debt hereby secured is August 1, 2003, and any remaining unpaid balance of principal and interest thereon shall be and become due and payable on said date.

It being agreed that the holder of the note may collect a "late charge" not to exceed an amount equal to four per centum (4%) of any instalment of principal or interest which is not paid within fifteen (15) days of the due date thereof, to cover the extra expense involved in handling delinquent payments; and the parties of the first part further agree that, together with and in addition to the monthly payment of principal and interest payable under the terms of the note secured hereby, the parties of the first part will pay to Chevy Chase Savings and Loan, Inc., monthly, beginning September 1, 1973 until said note is fully paid, a sum equal to one-twelfth of the estimated annual taxes and assessments, both general and special, levied or to be levied on the property herein-after described, plus a sum equal to one-twelfth of the yearly premium instalments for hazard insurance, plus one-twelfth of the yearly premium instalments for mortgage insurance, if any, such sums to be held, in trust, to pay said taxes and assessments, both general and special, and insurance premiums, as they respectively become due and payable.

Said note having been identified by the Notary Public taking the acknowledgement of these presents, as evidenced by his certificate thereof;
This Deed of Trust and Promissory Note secured hereby shall be governed by the laws of the state of Maryland.

And Whereas, the parties of the first part desire to secure the prompt payment of said debt, and interest thereon, when and as the same shall become due and payable, or as the same may become due and payable under any and all renewals or extensions of said note or of any part thereof, with interest on such renewals or extensions at such rate of interest as may be agreed upon (which renewals or extensions of the debt, or any part thereof, hereby secured, or any change in its terms or rate of interest payable on same, shall not impair in any manner the validity, or priority, of this trust); and also to secure the reimbursement to Chevy Chase Savings and Loan, Inc., and to the party hereto of the second part, the survivor or substituted trustee, and any purchaser or purchasers, grantee or grantees, under any sale or sales under the provisions of this trust, for all money which may be advanced or paid as herein provided for, and for any and all costs and expenses (including reasonable counsel fees) incurred or paid in the execution of this trust, the protection of the property hereby conveyed, or in the collection of the indebtedness secured hereby or any instalment thereof, or on account of any litigation at law or in equity which may arise in respect to this trust or to the indebtedness or to the property herein mentioned, or in obtaining possession of the premises after any sale which may be made as hereinafter provided for, with interest at Eight per centum per annum on such advances, payments, costs, expenses, etc., from the date thereof;

Exhibit
Filed January 29 1975 Bk. 14

15267(s)
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Receipt No. 325797